Docket Number (Optional)

NOTICE OF APPEAL FROM THE EXAMINER TO THE BOARD OF PATENT APPEALS AND INTERFERENCES		020375-043300US	
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)]	In re Application of Justin Monk et al.		
	Application Number 10/690,3		2003
on <u>November 20, 2006</u>	For SYSTEMS AND METHODS FOR FRAUD MANAGEMENT IN RELATION TO STORED		
Signature /Bonnie Rickles/	VALUE CARDS		
Typed or printed name Bonnie Rickles	Art Unit 3624		Examiner Thu Thao Havan
Applicant hereby appeals to the Board of Patent Appeals and Interferences from the last decision of the examiner.			
The fee for this Notice of Appeal is (37 CFR 41.20(b)(1))			\$ _ 500
Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee shown above is reduced by half, and the resulting fee is:			
A check in the amount of the fee is enclosed.			
Payment by credit card. Form PTO-2038 is attached.			
The Director has already been authorized to charge fees in this application to a Deposit Account. I have enclosed a duplicate copy of this sheet.			
The Director is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. <u>20-1430</u> . I have enclosed a duplicate copy of this sheet.			
A petition for an extension of time under 37 CFR 1.136(a) (PTO/SB/22) is enclosed.			
WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.			
I am the			
applicant/inventor.		/Eugene J. Bernard/	
assignee of record of the entire interest.	Signature		
See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed (Form PTO/SB/96)	l. 	Eugene J. Bernard Typed or printed name	
attorney or agent of record. Registration number _42,320		(303) 571-4000 Telephone number	
D attamas an approximation and an 27 CER 4 24		reiepno	one number
attorney or agent acting under 37 CFR 1.34. Registration number if acting under 37 CFR 1.34.	November 20, 2006		
Date			
NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.			